

Amendments to the Claims

1. (currently amended) A method comprising the steps of:

- (a) operating at least one input device of an automated banking machine to receive at least one identification data input from a machine user during a check cashing transaction, including operating a card reader of the automated banking machine to read card data on a card of the machine user,
wherein the machine includes a check acceptor device, a cash dispenser device, a check imaging device, at least one camera, at least one printer device, and at least one computer, wherein the at least one computer comprises a browser and at least one server component, wherein the at least one server component is operative to cause the machine to communicate at least one markup language document from the machine;
- (b) subsequent to reading the card data in step (a), triggering the at least one camera to capture at least one machine user image of the machine user;
- (c) responsive to receiving the at least one identification data input in step (a), operating the at least one computer to cause a verification of the machine user as an authorized user of the machine;

- (d) subsequent to step (a), operating the check acceptor device to receive from the machine user during the check cashing transaction, receiving a paper check into an automated banking machine, the automated banking machine including a cash dispenser having a check amount;
- (e) operating the at least one printer device to print the at least one machine user image captured in step (b) on the check received in step (d);
- (f) (b) subsequent to step (d), operating the check imaging device to capture at least one check capturing an image including indicia on of the check through operation of an imaging device in the machine;
- (g) (c) operating the at least one computer in operative connection with the imaging device to produce at least one markup language document comprising transaction data corresponding to indicia on the check cashing transaction;
- (h) operating the cash dispenser device to dispense an amount of cash from the machine during the check cashing transaction, wherein the cash amount is linked to the check amount; and
- (i) responsive to the machine carrying out the check cashing transaction;

operating the at least one printer device to dispense from the machine a receipt corresponding to the check cashing transaction, wherein the receipt includes thereon the at least one machine user image captured in step (b);
and

operating the at least one computer to cause the at least one machine user image captured in step (b), the at least one check image captured in step (f), and the transaction data to be stored in correlated relation in at least one data store.

68. (currently amended) The method according to claim 1 and further comprising:

- d) receiving at least one user input through at least one input device on the automated banking machine from a user from whom the check is received in (a);
- e) correlating transaction data corresponding to the at least one user at least one identification data input with the at least one markup language document through operation of the at least one computer.

69. (canceled)

70. (currently amended) The method according to claim 1 ~~wherein the at least one computer comprises at least one server component~~; and further comprising:

- (j) d) communicating the at least one markup language document from the ~~automated banking~~ machine responsive to operation of the at least one server component.

71. (currently amended) The method according to claim 1 wherein ~~in (c)~~ the at least one markup language document produced in step (g) comprises an XML document.

72. (currently amended) The method according to claim 1 and further comprising:

- d) including authenticating information in the at least one markup language document through operation of the at least one computer.

73. (canceled)

74. (currently amended) The method according to claim 70 and further comprising:

(k) prior to step (j), operating the at least one computer to cause a markup language document to be received by the machine;
wherein step (j) is carried out responsive to step (k)

e) operating a terminal remote from the automated banking machine, to receive the at least one markup language document.

75. (canceled)

76. (currently amended) The method according to claim 1 wherein the machine includes a display screen, and further comprising: 74 wherein the terminal includes a browser component, and further comprising processing the at least one markup language document responsive to operation of the browser component

(j) operating the browser to process at least one instruction document operative to cause a message to be displayed on the display screen.

77. (currently amended) The method according to claim 1 75 and further comprising:

(j) operating the at least one computer to cause the at least one machine user image captured in step (b) to be compared with user image data stored in the at least one data store

g) analyzing the image data through operation of the terminal computer.

78. (currently amended) The method according to claim 77 wherein the comparison in step (j) is used to verify the identity of the machine user in (g) the image data is analyzed for genuineness of at least a portion of the indicia on the check.

79. (currently amended) The method according to claim 78 wherein the comparison in step (j) is used in step (c) in verifying the machine user as an authorized user of the machine 68 wherein the computer comprises at least one server component, and further comprising:

f) communicating the transaction data and the at least one markup language document from the automated banking machine responsive to operation of the at least one server component.

80. (canceled)

81. (currently amended) The method according to claim 78 80 wherein the terminal includes at least one terminal operator input device, and further comprising:

(k) ii) searching the at least one data store ~~terminal~~ data for at least one selected parameter responsive to receiving the at least one identification data input
in step (a) at least one input to at least one terminal input device.

82. (currently amended) The method according to claim 81 wherein in step (k) (ii) the at least one selected parameter includes at least one of user name ; and account number ,~~time and date~~.

83. (currently amended) The method according to claim 1 80 wherein the machine terminal includes ~~at least one~~ an output device, and further comprising:

(j) ii) providing a visual representation of the indicia on at least one image of the check captured in step (f) through the output device.

84. (currently amended) The method according to claim 1 wherein step (a) includes receiving account data, and further comprising:

(j) operating the at least one computer to cause the at least one check image captured in step (f) and the account data received in step (a) to be stored in correlated relation in the at least one data store

~~83 wherein the at least one terminal computer includes at least one terminal browser component therein, wherein in (i) the visual representation is produced responsive to operation of the at least one terminal browser component.~~

85. (canceled)

86. (currently amended) Apparatus comprising:

an automated banking machine including at least one user input device including a card reader, a check acceptor device, a cash dispenser, a document check imaging device, at least one camera, at least one printer device, and at least one computer, wherein the at least one computer comprises a browser and at least one server component, wherein the at least one server component is operative to cause the machine to communicate at least one markup language document from the machine, wherein the machine is operative to carry out a check cashing transaction, in operative connection with the at least one user input device, cash dispenser and document imaging device;

wherein during the check cashing transaction the at least one input device is operative to receive at least one identification data input from a machine user and the card reader is operative to read card data.

wherein the at least one computer is operative responsive to operation of the card reader, to cause a triggering of the at least one camera to capture at least one machine user image of the machine user.

wherein during the check cashing transaction the at least one computer is operative responsive to at least one identification data input received by the at least one user input device, to cause a verification of the machine user as an authorized user of the machine,

wherein the at least one computer is operative responsive to verification of the machine user as an authorized user of the machine, to cause the check acceptor device to receive a paper check having a check amount from the machine user,

wherein the at least one computer is operative responsive to operation of the check acceptor device, to cause the at least one printer device to print at least one machine user image captured by the at least one camera on the check received by the check acceptor device,

wherein during the check cashing transaction the at least one computer is operative subsequent to causing the at least one printer device to print at least one machine user image on the check, to cause the check imaging device to capture at least one check image of the check,

wherein the at least one computer is operative to produce at least one markup language document comprising transaction data corresponding to the check cashing transaction,

wherein during the check cashing transaction the at least one computer is operative to cause the cash dispenser to dispense an amount of cash from the machine, wherein the cash amount is linked to the check amount,

wherein the at least one computer is operative responsive to the machine carrying out the check cashing transaction, to cause the at least one printer device to print at least one machine user image captured by the at least one camera on a receipt corresponding to the check cashing transaction,

wherein the at least one computer is further operative to cause the at least one printer device to dispense from the machine, the receipt having the at least one machine user image printed thereon,

wherein the at least one computer is operative responsive to the machine carrying out the check cashing transaction to cause at least one machine user image captured by the at least one camera, at least one check image captured by the check imaging device, and transaction data corresponding to the check cashing transaction to be stored in correlated relation in at least one data store

~~wherein the at least one computer is selectively operative responsive to user inputs to the at least one input device to cause the cash dispenser to operate to dispense cash from the machine and to cause at least one image of a check to be captured through operation of the document imaging device and to produce at least one markup language document corresponding to at least a portion of the at least one image.~~

87. (currently amended) The apparatus according to claim 86 and further Apparatus comprising:

a check analysis terminal,

wherein the terminal includes at least one terminal computer,

wherein the terminal includes at least one input device,

wherein the terminal includes at least one display device,

at least one terminal data store,

wherein the at least one terminal data store includes check transaction data corresponding to at least one image captured of at least a portion of a check during a check receiving transaction at a at least one cash dispensing automated banking machine,

wherein the at least one terminal data store is in operative connection with the at least one terminal computer,

wherein the at least one terminal computer is operative to receive from the automated banking machine additional check transaction data in at least one markup language document produced by the at least one computer,

wherein the at least one terminal computer is operative to cause received check transaction data received from the automated banking machine to be stored in the at least one terminal data store, and

wherein the at least one terminal computer is operative responsive to at least one input to the at least one input device to cause a visual representation corresponding to stored check transaction data to be output through the at least one display device.

88. (currently amended) The apparatus according to claim 87 wherein the visual representation includes a check image captured by the check imaging device and further comprising

an automated banking machine;

~~wherein the automated banking machine includes a cash dispenser operative to cause cash dispensing;~~

~~wherein the automated banking machine is operative to receive at least one check;~~

~~wherein the automated banking machine includes an imaging device operative to capture during a check receiving transaction at least one image of at least a portion of a check;~~

~~wherein the automated banking machine includes at least one computer in operative connection with the cash dispenser and the imaging device;~~

~~wherein the at least one computer is operative to produce at least one markup language document including check transaction data, wherein the check transaction data corresponds to the at least one image of at least a portion of a check.~~

89. (original) The apparatus according to claim 87 wherein the visual representation includes at least one image of at least a portion of a check.

90. (new) The apparatus according to claim 86 wherein the machine includes a display screen and a biometric reader device operative to read biometric data, wherein the at least one computer

is operative to authorize a machine user to use the machine responsive to a predetermined relationship of user card data read by the card reader and user biometric data read by the biometric reader, and wherein the at least one computer is operative responsive to operation of the biometric reader device to cause a triggering of the at least one camera to capture at least one other image of the machine user.

91. (new) The method according to claim 1 wherein the machine includes a display screen and a biometric reader, and further comprising

- (j) operating the at least one computer to cause card data received via the card reader to be compared with identification information in at least one database;
- (k) operating the biometric reader to receive biometric data from the machine user during the check cashing transaction;
- (l) operating the at least one computer to cause biometric data received via the biometric reader to be compared with biometric identification information in the at least one database;

wherein the verification caused by the at least one computer in step (c) includes determining that the machine user is an authorized user of the machine responsive to a positive comparison in both step (j) and step (l).

92. (new) The method according to claim 91 and further comprising

- (m) triggering the at least one camera to capture at least one other image of the machine user responsive to receiving the biometric data in step (k).

93. (new) The method according to claim 1 wherein the machine includes a display screen and a biometric reader, and further comprising

- (j) operating the biometric reader to read biometric data from the machine user during the check cashing transaction;
- (k) operating the at least one computer to authorize the machine user to use the machine responsive to a predetermined relationship among card data read by the card reader in step (a), biometric data read by the biometric reader in step (j), and image data corresponding to at least one machine user image captured in step (b).

94. (new) The method according to claim 1 wherein the machine includes a biometric reader, and further comprising

- (j) operating the biometric reader to receive biometric data from the machine user during the check cashing transaction;

(k) triggering the at least one camera to capture at least one other image of the machine user responsive to receiving the biometric data in step (j);

wherein step (i) includes operating the at least one computer to cause each of the at least one other image captured in step (k), the at least one machine user image captured in step (b), the at least one check image captured in step (f), and the transaction data to be stored in correlated relation in the at least one data store.